

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Samuel R. Campbell Jr.**  
**aka Samuel R. Campbell**  
**Bonnie J. Campbell**  
**fka Bonnie J. Fuller**  
Debtor(s)

Bankruptcy Case No.: 18-21126-GLT  
Issued Per 11/8/2018 Proceeding  
Chapter: 13  
Docket No.: 33 - 16  
Concil. Conf.: November 8, 2018 at 11:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated April 6, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Nov. 8, 2018 at 11:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 14 of Freedom Mortgage .
- ☒ H. Additional Terms: The secured claim(s) of the following Creditor(s) shall govern as to claim amount, to be paid at the modified plan terms: Claim No. 1 of Ally Bank, Claim No. 5 of Harley Davidson Credit Corp and Claim No. 17 of First National Bank of PA.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge  
United States Bankruptcy Court

Dated: November 8, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Samuel R. Campbell, Jr.  
 Bonnie J. Campbell  
 Debtors

Case No. 18-21126-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
 Form ID: 149

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 Total Noticed: 35

Date Rcvd: Nov 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2018.

db/jdb  
 14798325 +Samuel R. Campbell, Jr., Bonnie J. Campbell, 204 David Drive, Uniontown, PA 15401-5348  
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998-2235)  
 14858725 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14798326 +Best Buy Credit Services, P.O. Box 790441, Saint Louis, MO 63179-0441  
 14798329 +Citi Diamond Preferred Card, P.O. Box 6500, Sioux Falls, SD 57117-6500  
 14798330 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
 14798331 Fifth Third Bank, Customer Service MD 1MOC2G, 5050 Kinglsey Drive,  
 Cincinnati, OH 45227-1115  
 14809114 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013  
 14798332 First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3487  
 14859978 +First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401  
 14798333 Freedom Mortgage, P.O. Box 50428, Indianapolis, IN 46250-0401  
 14857820 +Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300,  
 Fishers, IN 46037-9764  
 14827023 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013  
 14874936 +Laurel Highlands School District/South Union, Township, C/O Southwest Regional Tax Bureau,  
 One Centennial Way, Scottdale, PA 15683-1741  
 14859108 +PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101-4982  
 14798336 PNC Cardmember Services, P.O. Box 3429, Pittsburgh, PA 15230-3429  
 14813885 +SU Township, Laurel Highlands SD, c/o SWRTB, One Centennial Way, Scottdale, PA 15683-1741  
 14806465 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184,  
 Harrisburg PA 17106-9184  
 14812287 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: U.S. Bank National Association, Bankruptcy Department,  
 PO Box 108, St. Louis MO 63166-0108)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14801686 E-mail/Text: ally@ebn.phinsolutions.com Nov 09 2018 02:30:28 Ally Bank, PO Box 130424,  
 Roseville MN 55113-0004  
 14798323 E-mail/Text: ally@ebn.phinsolutions.com Nov 09 2018 02:30:28 Ally Financial,  
 P.O. Box 130424, Roseville, MN 55113-0004  
 14798324 E-mail/PDF: gecsedirecoverycorp.com Nov 09 2018 02:38:22 Amazon.com/Synchrony Bank,  
 Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060  
 14798327 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 09 2018 02:37:49 Capital One,  
 c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091  
 14798328 E-mail/PDF: gecsedirecoverycorp.com Nov 09 2018 02:37:46 CareCredit/Synchrony Bank,  
 Attn: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061  
 14798334 E-mail/Text: bankruptcy.notices@hdfsl.com Nov 09 2018 02:31:52 Harley-Davidson Credit Corp.,  
 P.O. Box 22048, Carson City, NV 89721-2048  
 14798335 E-mail/PDF: gecsedirecoverycorp.com Nov 09 2018 02:37:46 J C Penney/Synchrony Bank,  
 Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060  
 14857160 E-mail/PDF: resurgentbknofications@resurgent.com Nov 09 2018 02:38:00  
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14813884 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 09 2018 02:31:06 PA Department of Revenue,  
 Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 14849480 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 09 2018 02:37:19  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14799573 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 09 2018 02:38:26  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14852939 E-mail/Text: bnc-quantum@quantum3group.com Nov 09 2018 02:30:55  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 14850861 E-mail/Text: bnc-quantum@quantum3group.com Nov 09 2018 02:30:55  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 14798338 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 09 2018 02:30:51 Venus/Comenity Bank,  
 Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125  
 14853328 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 09 2018 02:38:46 Verizon,  
 by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
 14798339 E-mail/PDF: gecsedirecoverycorp.com Nov 09 2018 02:37:14 Walmart MasterCard/Synchrony Bank,  
 Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr FREEDOM MORTGAGE CORPORATION  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14798337\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank, Cardmember Service, P.O. Box 6335,  
 Fargo, ND 58125-6335)

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2

User: dbas  
Form ID: 149

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Total Noticed: 35

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 10, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2018 at the address(es) listed below:

Daniel R. White on behalf of Debtor Samuel R. Campbell, Jr. dwhite@zeblaw.com,  
gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com  
Daniel R. White on behalf of Joint Debtor Bonnie J. Campbell dwhite@zeblaw.com,  
gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com  
James Warmbrodt on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 5